

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Josland Jeshonda Jackson  
Debtor

Case No. 25-00828-JAW  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0538-3  
Date Rcvd: Jul 02, 2025

User: mssbad  
Form ID: 318

Page 1 of 2  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2025:**

Recip ID	Recipient Name and Address
db	+ Josland Jeshonda Jackson, 150 Woodway Dr, Apt 166-B, Jackson, MS 39206-3408
cr	+ American Credit Acceptance, LLC, 14841 Dallas Parkway, Suite 350, Dallas, TX 75254, UNITED STATES 75254-7685
5491685	Franciscans Missionari, P.O. Box 677963, Dallas, TX 75267-7963
5491687	+ Hollis Cobb Associates, 4366 Park Drive, Norcross, GA 30093-2959
5491689	+ Lab Corp, 606 22nd Ave S, Meridian, MS 39301-6116
5491695	St. Dominic, P.O. Box 101928, Dept 2174, Birmingham, AL 35210-6928
5491696	+ The Hill Law Firm, P.O. Box 150529, Nashville, TN 37215-0529
5491698	USAA FSB, PO Box 47504, San Antonio, TX 78263

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5491679	+ Email/Text: rlambert@mscb-inc.com	Jul 02 2025 19:37:00	ARMS, 1410 Industrial Park R, Paris, TN 38242-6099
5491681	EDI: ATTWIREBK.COM	Jul 02 2025 23:33:00	AT&T, PO Box 5087, Carol Stream, IL 60197-5087
5491677	+ Email/Text: bankruptcy@af247.com	Jul 02 2025 19:37:00	Advance Financial, 100 Oceanside Drive, Nashville, TN 37204-2351
5491678	+ Email/Text: bankruptcy@acacceptance.com	Jul 02 2025 19:37:00	American Credit Accep, Attn: Bankruptcy, 961 E Main St, Fl 2, Spartanburg,, SC 29302-2185
5491680	+ Email/Text: bankruptcy@arserv.com	Jul 02 2025 19:36:00	Armstrong & Associates, 208 Adams St, Mobile, AL 36603-6598
5491682	^ MEBN	Jul 02 2025 19:32:55	Baptist, P.O. Box 23090, Jackson, MS 39225-3090
5491683	+ Email/Text: ebnnotifications@creditacceptance.com	Jul 02 2025 19:36:00	Credit Acceptance, Attn: Bankruptcy, 25505 W 12 Mile Rd, Ste 3000, Southfield, MI 48034-8331
5491686	+ Email/Text: bankruptcy@fsnb.com	Jul 02 2025 19:37:00	FSNB N.A., Attn: Bankruptcy, Po Box 33009, Fort Sill, OK 73503-0009
5491684	+ EDI: AMINFOFP.COM	Jul 02 2025 23:33:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
5491688	+ Email/Text: dwages@jacksononcology.com	Jul 02 2025 19:37:00	Jackson Oncology Assoc, 1227 North State St, Jackson, MS 39202-2002
5491690	+ Email/PDF: resurgentbknofications@resurgent.com	Jul 02 2025 19:40:35	Lvnv Funding, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5491691	+ Email/Text: bankruptcy@mdes.ms.gov	Jul 02 2025 19:37:00	MSDES, Office of Legal Affair, P.O. Box 1699, Jackson, MS 39215-1699
5491692	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 02 2025 19:37:00	Nelnet, P.O. Box 82561, Lincoln, NE 68501-2561
5491693	^ MEBN		

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		Jul 02 2025 19:32:40	Rent Recovery Solution, Attn: Bankruptcy, 1945 The Exchange Se, Ste 120, Atlanta, GA 30339-2062
5491694	+ Email/Text: Tracey@sra-inc.net	Jul 02 2025 19:37:00	Smith Rouchon, Sra, 1456 Ellis Ave, Jackson, MS 39204-2204
5491697	+ Email/Text: Bankruptcies@umc.edu	Jul 02 2025 19:37:00	UMMC, P.O. Box 3488, Dept 05-077, Tupelo, MS 38803-3488

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2025 at the address(es) listed below:

Name	Email Address
Stephen Smith	trustee@hrkcpa.com MS02@ecfcbis.com
Thomas Carl Rollins, Jr	on behalf of Debtor Josland Jeshonda Jackson trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**Debtor 1 **Josland Jeshonda Jackson**Social Security number or ITIN **xxx-xx-1292**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court for the **Southern District of Mississippi**Case number: **25-00828-JAW****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:**Josland Jeshonda Jackson**Dated: 7/2/25**By the court:** /s/Jamie A. Wilson  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**